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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI

In re: HOLDERFIELD, MARC A.
 HOLDERFIELD, HOLLIE SUE

§ Case No. 12-30464
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 §

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on June 18, 2012. The undersigned trustee was appointed on June 18, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 3,500.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>60.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 3,440.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/16/2013 and the deadline for filing governmental claims was 12/15/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$875.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$875.00, for a total compensation of \$875.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$216.66, for total expenses of \$216.66.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/18/2013 By: /s/NORMAN E. ROUSE, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-30464 Trustee: (450240) NORMAN E. ROUSE, TRUSTEE
Case Name: HOLDERFIELD, MARC A. Filed (f) or Converted (c): 06/18/12 (f)
HOLDERFIELD, HOLLIE SUE §341(a) Meeting Date: 09/11/12
Period Ending: 10/18/13 Claims Bar Date: 07/16/13

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	checking account with Arvest	100.00	0.00	0.00	FA
2	checking account with Arvest	250.00	0.00	0.00	FA
3	bedroom furniture	400.00	0.00	0.00	FA
4	camera/camcorder	200.00	0.00	0.00	FA
5	computer	350.00	0.00	0.00	FA
6	dvd/vcr	100.00	0.00	0.00	FA
7	kitchen small appliances and cookware	200.00	0.00	0.00	FA
8	kitchen table and chairs	250.00	0.00	0.00	FA
9	lawn mower	200.00	0.00	0.00	FA
10	refrigerator	200.00	0.00	0.00	FA
11	televisions	500.00	0.00	0.00	FA
12	yard tools/equipment	1,500.00	0.00	0.00	FA
13	clothes	300.00	0.00	0.00	FA
14	jewelry	200.00	0.00	0.00	FA
15	wedding rings	300.00	0.00	0.00	FA
16	guns	700.00	0.00	0.00	FA
17	401(k) Hollie	48,000.00	0.00	0.00	FA
18	401(k) Marc	67,000.00	0.00	0.00	FA
19	2005 Chevy Tahoe	9,000.00	2,400.00	2,400.00	FA
20	2011 Ford F150	30,000.00	0.00	0.00	FA
21	1996 Nitro Tracker and Motor	3,000.00	1,100.00	1,100.00	FA
22	1996 Tracker Trailer	250.00	0.00	0.00	FA
22	Assets Totals (Excluding unknown values)	\$163,000.00	\$3,500.00	\$3,500.00	\$0.00

Major Activities Affecting Case Closing:

09/18/12 Need amendments showing the Tahoe is paid off, photos of the boat, motor and trailer and the Tahoe and amend the means test to show correct amounts
09/18/12 Objection to exemptions
10/26/12 Objection to exemptions

Form 1

Individual Estate Property Record and Report

Asset Cases

Claims Bar Date: 07/16/13

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

10/17/13 Worked up the TFR

Current Projected Date Of Final Report (TFR): November 30, 2013

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-30464

Case Name: HOLDERFIELD, MARC A.
HOLDERFIELD, HOLLIE SUE

Taxpayer ID #: **-***5245

Period Ending: 10/18/13

Trustee: NORMAN E. ROUSE, TRUSTEE (450240)

Bank Name: Rabobank, N.A.

Account: ****960766 - Checking Account

Blanket Bond: \$16,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/12/13		Hollie Holderfield	Purchase of equity in boat and vehicle		3,500.00		3,500.00
	{21}		equity payment 1,100.00	1129-000			3,500.00
	{19}		equity in asset 2,400.00	1129-000			3,500.00
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,490.00
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,480.00
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,470.00
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,460.00
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,450.00
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,440.00

ACCOUNT TOTALS 3,500.00 60.00 \$3,440.00

Less: Bank Transfers 0.00 0.00

Subtotal 3,500.00 60.00

Less: Payments to Debtors 0.00

NET Receipts / Disbursements 3,500.00 60.00

Net Receipts : 3,500.00

Net Estate : \$3,500.00

TOTAL - ALL ACCOUNTS Net Receipts Net Disbursements Account Balances

Checking # ****960766 3,500.00 60.00 3,440.00

3,500.00 60.00 \$3,440.00

Exhibit C - Claims Analysis

Case: 12-30464 HOLDERFIELD, MARC A.

Claims Bar Date: 07/16/13

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	NORMAN E. ROUSE, TRUSTEE 5957 East 20th Street P.O. BOX 1846 JOPLIN, MO 64802 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 06/18/12		\$875.00 \$875.00	\$0.00	\$875.00
	NORMAN E. ROUSE, TRUSTEE 5957 East 20th Street P.O. BOX 1846 JOPLIN, MO 64802 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 06/18/12		\$216.66 \$216.66	\$0.00	\$216.66
1 -1	Atlas Acquisitions LLC 294 Union St. Hackensack, NJ 07601 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/17/13		\$25,656.38 \$25,656.38	\$0.00	\$25,656.38
2 -1	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/17/13		\$8,951.29 \$8,951.29	\$0.00	\$8,951.29
3 -1	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 05/13/13		\$10,869.88 \$10,869.88	\$0.00	\$10,869.88
4 -1	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 06/30/13		\$827.30 \$827.30	\$0.00	\$827.30
5 -1	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 06/30/13		\$1,078.25 \$1,078.25	\$0.00	\$1,078.25
6 -1	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 06/30/13		\$988.59 \$988.59	\$0.00	\$988.59

Exhibit C - Claims Analysis

Case: 12-30464 HOLDERFIELD, MARC A.

Claims Bar Date: 07/16/13

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
7 -1	Capital One NA c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/05/13		\$3,755.31 \$3,755.31	\$0.00	\$3,755.31
8 -1	Capital One, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/10/13		\$531.31 \$531.31	\$0.00	\$531.31
9 -1	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/16/13		\$4,414.00 \$4,414.00	\$0.00	\$4,414.00
10 -1	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/16/13		\$1,403.39 \$1,403.39	\$0.00	\$1,403.39
11 -1	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/16/13		\$4,186.66 \$4,186.66	\$0.00	\$4,186.66
12 -1	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/16/13		\$4,368.72 \$4,368.72	\$0.00	\$4,368.72
Case Total:					\$0.00	\$68,122.74

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-30464

Case Name: HOLDERFIELD, MARC A.

Trustee Name: NORMAN E. ROUSE, TRUSTEE

Balance on hand: \$ 3,440.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,440.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - NORMAN E. ROUSE, TRUSTEE	875.00	0.00	875.00
Trustee, Expenses - NORMAN E. ROUSE, TRUSTEE	216.66	0.00	216.66

Total to be paid for chapter 7 administration expenses: \$ 1,091.66

Remaining balance: \$ 2,348.34

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,348.34

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,348.34

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$67,421.08 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1 -1	Atlas Acquisitions LLC	25,656.38	0.00	898.85
2 -1	American InfoSource LP as agent for	8,951.29	0.00	313.60
3 -1	Capital One Bank (USA), N.A.	10,869.88	0.00	380.81
4 -1	Capital Recovery V, LLC	827.30	0.00	28.98
5 -1	Capital Recovery V, LLC	1,078.25	0.00	37.77
6 -1	Capital Recovery V, LLC	988.59	0.00	34.63
7 -1	Capital One NA	3,755.31	0.00	131.56
8 -1	Capital One, N.A.	531.31	0.00	18.61
9 -1	Portfolio Recovery Associates, LLC	4,414.00	0.00	154.64
10 -1	Portfolio Recovery Associates, LLC	1,403.39	0.00	49.17
11 -1	GE Capital Retail Bank	4,186.66	0.00	146.67
12 -1	GE Capital Retail Bank	4,368.72	0.00	153.05

Total to be paid for timely general unsecured claims: \$ 2,348.34

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00